



**BANK INDONESIA REGULATION**

**NUMBER: 10/40/PBI/2008**

**CONCERNING  
COMMERCIAL BANK MONTHLY REPORT**

**BY THE GRACE OF THE ALMIGHTY GOD**

**THE GOVERNOR OF BANK INDONESIA,**

- Considering :
- a. whereas in the context of the preparation of report and information in order to support policy making in the field of monetary affairs, payment system, and banking supervision, it is necessary to have information on banks' financial condition and business activities, both individually and in a consolidated manner with the subsidiaries, including the overseas business activities of banks and their subsidiaries ;
  - b. whereas in order to support effective Banking supervision so as to be in line with the development of bank products and businesses that become increasingly complex, the improvement of the risk-based Banking supervision system, the application of the prudential provisions, improvement of the financial accounting standards, and the application of Basel II, it is necessary to have more integrated, comprehensive, and quality Banking information;

- c. whereas based on the considerations as intended in points a and b, it is deemed necessary to revise the provisions concerning the preparation of Commercial Bank Monthly Report in a Bank Indonesia Regulation;

- In View of :
- 1. Law Number 7 Year 1992 concerning Banking (State Gazette of the Republic of Indonesia Year 1992 Number 31, Supplement to the State Gazette of the Republic of Indonesia Number 3472) as amended by Law Number 10 Year 1998 (State Gazette of the Republic of Indonesia Year 1998 Number 182, Supplement to the State Gazette of the Republic of Indonesia Number 3790);
  - 2. Law Number 23 Year 1999 concerning Bank Indonesia (State Gazette of the Republic of Indonesia Year 1999 Number 66, Supplement to the State Gazette of the Republic of Indonesia Number 3843) as amended most recently by Government Regulation in Lieu of Law Number 2 Year 2008 (State Gazette of the Republic of Indonesia Year 2008 Number 142, Supplement to the State Gazette of the Republic of Indonesia Number 4901);
  - 3. Law Number 24 Year 1999 concerning Foreign Exchange Traffic and Exchange Rate System (State Gazette of the Republic of Indonesia Year 1999 Number 67, Supplement to the State Gazette of the Republic of Indonesia Number 3844);

HAS DECIDED:

To Stipulate :       BANK    INDONESIA    REGULATION    CONCERNING  
COMMERCIAL BANK MONTHLY REPORT.

CHAPTER I  
GENERAL PROVISIONS

Article 1

Referred to herein as:

1.     Bank shall be Commercial Banks as intended in Article 1 sub-article 3 of Law Number 7 Year 1992 concerning Banking as amended by Law Number 10 Year 1998 that conduct conventional business activities, including Foreign Bank Branch Offices.
2.     Subsidiary shall be subsidiaries as regulated in the provisions of Bank Indonesia on the application of risk management in a consolidated manner for banks that control subsidiaries.
3.     Branch Office shall be bank offices directly responsible to the head office of a bank, with clear place of business where the branch offices do their business.
4.     Foreign Bank Branch Office shall be branch offices of banks domiciled overseas based on foreign laws or having their head office overseas, which directly or indirectly responsible to the head office of the bank and are addressed as well as domiciled in Indonesia.

5. Foreign Bank Auxiliary Branch Office shall be bank offices directly responsible to the foreign bank branch office domiciled in Indonesia, and are addressed as well as domiciled in Indonesia .
6. Reporting Bank shall be bank offices including head office, branch office of incorporated Indonesian banks, foreign bank branch office and/or foreign bank auxiliary branch office domiciled in Indonesia.
7. Commercial Bank Monthly Report hereinafter referred to as Report shall be the financial statements prepared by a bank for the interest of Bank Indonesia, presented pursuant to the system stipulated by Bank Indonesia in a uniform format and definition as well as reported by using codes and numbers.
8. Report per Office shall be the financial statement prepared by the head office of a bank that conducts operational activities, the branch offices of the bank, the branch offices of a foreign bank and the auxiliary branch offices of a foreign bank, including bank offices under their coordination.
9. Joint Report shall be:
  - a. the financial statements prepared by the head office of a bank including the financial data from the head office of the bank and all branch offices conducting operational activities both inside and outside Indonesia, including Sharia branch offices for banks that have Sharia Business Units; or
  - b. the financial statements prepared by the branch offices of a foreign bank including the financial data from the branch offices of the foreign bank and all auxiliary branch offices that conduct operational activities in Indonesia, including sharia auxiliary branch

offices for the branch offices of the foreign bank that have Sharia Business Units.

10. Subsidiary Report shall be the financial statements of the head office of a subsidiary and all branch offices conducting operational activities both inside and outside Indonesia.
11. Consolidated Report shall be the financial statements constituting the consolidation of the Joint Report of a bank and Subsidiary Report, including subsidiaries in the form of banks.
12. Correction Report shall be reports constituting corrections to errors in reports prepared and submitted by the reporting bank to Bank Indonesia.
13. Online Report Submission shall be the submission of a report by the reporting bank through the transmission or transfer of data record directly through the extranet facilities of Bank Indonesia or through special telephone line to the Remote Access Server (RAS) of Bank Indonesia.
14. Offline Report Submission shall be the submission of a report by the reporting bank by submitting data record in the form of diskette or other electronic data recording media along with the hard copy to Bank Indonesia.
15. Business Day shall be the business days of Bank Indonesia that supervises the reporting bank.
16. Working Hours shall be the working hours of Bank Indonesia that supervises the reporting bank.

## Article 2

- (1) A Reporting Bank must prepare and submit a Report to Bank Indonesia in an accurate, complete, and timely manner since the Reporting bank has conducted operational activities.
- (2) The Reporting bank shall be responsible for the accuracy and completeness of the content of the Report as well as the timeliness of the submission of the Report to Bank Indonesia as intended in paragraph (1).

### Article 3

A Reporting Bank must have a conversion system and procedure set forth in a written guidelines so as to enable the Reporting Bank to adjust the presentation of data of the internal bookkeeping format to the Report format.

### Article 4

A Reporting Bank must appoint an officer and/or person in charge to prepare, verify, and submit the Report as intended in Article 2 paragraph (1) to Bank Indonesia.

## CHAPTER II

### TYPE OF REPORT, REPORT CORRECTION, AND REPORTING BANK

### Article 5

- (1) The Report as intended in Article 2 paragraph (1) shall consist of Report per Office, Joint Report, Subsidiary Report, and Consolidated Report.

- (2) Report per Office must be prepared and submitted by the head office of a Bank that conducts operational activities, Bank Branch offices, foreign bank Branch offices, and Foreign bank Auxiliary branch offices.
- (3) Joint Report must be prepared and submitted by the head office of a Bank that has Branch offices or a Foreign bank Branch office that has Auxiliary branch offices.
- (4) The Report of non-bank Subsidiaries must be submitted by the Bank's head office.
- (5) Consolidated Report must be prepared and submitted by the head office of a Bank.

#### Article 6

- (1) A Reporting Bank must submit corrections to the errors in a Report submitted to Bank Indonesia as intended in Article 5.
- (2) In the event that there is a correction to a Report per Office or correction to a Subsidiary Report affecting the Joint Report and/or Consolidated Report, the Reporting bank must submit corrections to the Joint Report and or Consolidated Report.

#### Article 7

- (1) In the event that a Bank has been able to prepare and send Reports per Office from all or parts of Branch offices in a centralized manner, the report can be prepared and sent by the Bank's head office or bank office that acts as a coordinator.

- (2) The Report as intended in paragraph (1) must still be identifiable for each of the offices.
- (3) In the event that the head office or the regional office of the Bank does not conduct operational activities, the financial statement of the head office or the regional office of the Bank shall be combined with the Report from the appointed office of the Reporting bank .

### CHAPTER III PERIOD FOR THE SUBMISSION OF REPORT AND REPORT CORRECTION

#### Article 8

- (1) A Reporting Bank as intended in Article 5 paragraph (2) must submit a Report per Office and/or correction to report per Office every month as intended in Article 6 paragraph (1) to Bank Indonesia on the 10th (tenth) of the subsequent month following the end of the relevant Report month at the latest.
- (2) The Reporting Bank as intended in Article 5 paragraph (3) must submit a Joint Report and/or Correction to Joint Report every month as intended in Article 6 paragraph (1) to Bank Indonesia on the 15th (fifteenth) of the subsequent month following the end of the relevant Report month at the latest.
- (3) The Reporting Bank as intended in Article 5 paragraph (4) must submit a Subsidiary Report and/or correction to Subsidiary Report every quarter as intended in Article 6 paragraph (1) to Bank Indonesia at the end of the subsequent month following the end of the relevant Report month at the latest.



- (4) The Reporting Bank as intended in Article 5 paragraph (5) must submit a Consolidated Report and/or correction to Consolidated Report every quarter as intended in Article 6 paragraph (1) to Bank Indonesia at the end of the subsequent month following the end of the relevant Report month at the latest.

#### Article 9

- (1) For banks without online inter-office system and having more than 100 (one hundred) Branch Offices, correction to report per Office as intended in Article 8 paragraph (1) shall be submitted by no later than the 13th (thirteenth) of the subsequent month following the end of the relevant Report month.
- (2) The Banks as intended in paragraph (1) must first file a written application to obtain an approval from Bank Indonesia c.q. the Directorate of Economic and Monetary Statistics.

#### Article 10

A Reporting Bank shall be declared late in submitting a Report and/or correction to report if:

- a. submitting the Report per Office and/or correction to report per Office by exceeding the deadline as intended in Article 8 paragraph (1), up to the 13th (thirteenth) of the subsequent month following the end of the relevant Report month;
- b. submitting the correction to report per Office, for Banks without online inter-office system and having more than 100 (one hundred) Branch

- Offices, by exceeding the deadline as intended in Article 9 paragraph (1), up to the 19th (nineteenth) of the subsequent month following the end of the relevant Report month;
- c. submitting the Joint Report and/or correction to Joint Report by exceeding the deadline as intended in Article 8 paragraph (2), up to the 21st (twenty first) of the subsequent month following the end of the relevant Report month;
  - d. submitting the Subsidiary Report and or correction to Subsidiary Report by exceeding the deadline as intended in Article 8 paragraph (3), up to the 7th (seventh) of the second month following the end of the relevant Report month;
  - e. submitting the Consolidated Report and or correction to Consolidated report by exceeding the deadline as intended in Article 8 paragraph (4), up to the 7th (seventh) of the second month following the end of the relevant Report month.

#### Article 11

A Reporting Bank shall be declared not submitting a Report and/or correction to a report, if Bank Indonesia has not received the Report and/or correction to the report up to the deadline as intended in Article 10.

### CHAPTER IV PROCEDURE FOR THE SUBMISSION OF REPORTS AND CORRECTION TO REPORTS

#### Article 12

- (1) A Reporting Bank must submit a Report and/or correction to a report online by not exceeding the deadline as intended in Article 8, Article 9 paragraph (1), and or Article 10 sub-articles a, c, d, and e.
- (2) Obligation for the online Submission of Report and/or correction to report as intended in paragraph (1) shall be exempted for:
  - a. Reporting Banks domiciled in a place without communication facilities, so that it is impossible to submit Reports online;
  - b. Reporting Banks that have just been opened for a maximum time limit of 2 (two) months following their operational activities;
  - c. Reporting Banks undergoing technical problems in submitting Reports and/or correction to reports, along with written notification to Bank Indonesia of the causes of those technical problems, which are submitted along with the Reports and/or correction to reports offline; or
  - d. Reporting Banks that cannot submit reports and/or correction to reports caused by technical problems and/or other problems to the telecommunication system or network of Bank Indonesia. In this regard, Bank Indonesia will inform the Reporting Banks of the occurrence of the problems in writing or by using other facilities.
- (3) A Reporting Bank that cannot submit a Report and/or correction to a report online as intended in paragraph (2) must submit the Report and/or correction to the report offline along with the hardcopy thereof.

- (4) A Reporting Bank submitting a Report and/or correction to a report by exceeding the deadline as intended in article 10 must submit the Report and/or correction to the report offline along with the hardcopy thereof.
- (5) A Reporting Bank declared not submitting a Report as intended in Article 11 must still submit the Report to Bank Indonesia offline along with the hardcopy thereof.
- (6) Reports and/or correction to reports as intended in paragraphs (3), (4), and (5) must be submitted on a business day.
- (7) Online reports and/or correction to reports as intended in paragraph (1) may be submitted on Saturday, Sunday, holidays, and during joint leaves stipulated by Bank Indonesia.

### Article 13

- (1) In the event that technical problems are experienced by Bank Indonesia and/or a Reporting Bank on the deadline for the submission of a Report and/or correction to a report as intended in Article 8, and Article 9 paragraph (1), and Article 10, the Report and/or correction to the report shall be submitted offline on the following business day at the latest.
- (2) In the event that a Reporting Bank does not submit a Report and/or correction to a report as intended in paragraph (1), the Reporting Bank shall be considered late in submitting the Report and/or correction to the report as intended in Article 10 and or not submitting the Report and/or correction to the report as intended in Article 11.

- (3) A Reporting Bank shall be declared as having submitted a Report and/or correction to a report on the date of receipt of the Report and/or correction to the report by Bank Indonesia.

#### Article 14

- (1) Reporting Banks conducting operational activities in Indonesia must submit:

- a. Online Reports to Bank Indonesia.
- b. Offline Reports as intended in Article 12 paragraph (3) and Article 13 paragraph (1) to the following:
  1. The Directorate of Economic and Monetary Statistics c.q. The Monetary, Financial, and Fiscal Statistics Team, Sjafruddin Prawiranegara Tower, at Jl. M.H. Thamrin No. 2, Jakarta 10350, for Reporting Banks domiciled in the work territory of the Head office of Bank Indonesia; or
  2. The local Bank Indonesia office, for Reporting Banks domiciled outside the territory as intended in sub-point 1.
- c. Offline Reports as intended in Article 12 paragraphs (4) and (5) shall be addressed to the following:
  1. The Directorate of Banking Licensing and Information c.q. Banking Data Division, Radius Prawiro Tower, at Jl. M.H. Thamrin No. 2, Jakarta 10350, for Reporting Banks domiciled in the work territory of the Head office of Bank Indonesia; or

2. The local Indonesia Bank office, for Reporting Banks domiciled outside the territory as intended in sub-point 1.
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- (2) For Reporting Banks that conduct operational activities outside Indonesia, their Reports must be prepared and submitted by the head office of the Reporting Banks to Bank Indonesia, in accordance with the domicile of the head office of the Reporting Banks as intended in paragraph (1).
  - (3) Reporting Banks capable of preparing Reports in a centralized manner as intended in Article 7 paragraph (1) can submit Reports directly to Bank Indonesia as intended in paragraph (1) by first giving written notice to the Directorate of Economic and Monetary Statistics c.q. The Monetary, Financial, and Fiscal Statistics Team.

## CHAPTER V MISCELLANEOUS

### Article 15

- (1) Reporting Banks undergoing a force majeure event during a period of Report submission or more shall be exempted from the obligation to submit Reports and/or correction to Reports as intended in Article 2 paragraph (1) and/or Article 6.
- (2) Reporting Banks undergoing a force majeure event for less than one period of Report submission shall be exempted from the obligation to submit Reports and/or correction to Reports within the deadline as intended in Article 8 and Article 9 paragraph (1).

- (3) The Reporting Banks as intended in paragraphs (1) and (2) must submit Reports and/or correction to Reports as intended in Article 2 paragraph (1) and/or Article 6 after the Reporting Banks return to their normal operational activities.
- (4) Reporting Banks undergoing a force majeure event as intended in paragraphs (1) or (2) must submit a written application for exemption to Bank Indonesia at the address set forth in Article 14 paragraph (1) subparagraph b, along with the explanation concerning the force majeure experienced.
- (5) The exception as intended in paragraphs (1) or (2) shall be applicable after the Reporting Banks obtain the approval of Bank Indonesia as regulated in paragraph (4).

## CHAPTER VI SANCTIONS

### Article 16

- (1) Reporting Banks late in submitting Reports as intended in Article 10 shall be subject to a sanction in the form of obligation to make payment in the amount of Rp.1,000,000,00 (one million Rupiah) per Report per business day of delay.
- (2) Reporting Banks late in submitting correction to Reports as intended in Article 10 shall be subject to a sanction in the form of obligation to make payment in the amount of Rp.100,000.00 (one hundred thousand Rupiah) per correction to Report per submission per business day of delay.

- (3) A Reporting Bank submitting correction to a Report on its own initiative after exceeding the deadline of delayed submission of correction to the Report as intended in Article 10 shall be subject to a sanction in the form of obligation to make payment in the amount of Rp.50,000.00 (fifty thousand Rupiah) per erroneous item in the report and a maximum total amount of Rp.5,000,000.00 (five million Rupiah) per Report.
- (4) A Reporting Bank submitting correction to a Report based on the findings of Bank Indonesia after exceeding the deadline of delayed submission of correction to the report as intended in Article 10 shall be subject to sanction in the form of obligation to make payment in the amount of Rp.100,000.00 (one hundred thousand Rupiah) per erroneous item in the report and a maximum total amount of Rp.10,000,000.00 (ten million Rupiah) per Report.
- (5) In the event that a Bank is imposed with sanction in the form of obligation to make payment for being declared as having submitted correction to a Report based on its own initiative or the findings of Bank Indonesia as intended in paragraphs (3) and (4), the sanction in the form of obligation to make payment obligation due to late submission of correction to the Report as intended in paragraph (2) shall not be imposed.
- (6) Reporting Banks declared not submitting Reports as intended in Article 11 shall be subject to a sanction in the form of obligation to make payment in the amount of Rp.50,000,000.00 (fifty million Rupiah) per Report.
- (7) In the event that a Bank is imposed with a sanction in the form of obligation to make payment for being declared as not submitting a Report as intended in paragraph (6), the sanction in the form of obligation to make payment due to delayed submission of the Report as intended in paragraph (1) shall not be imposed.



- (8) In the event that a Bank is charged with a sanction in the form of obligation to make payment due to the submission of correction to a report per Office and/or correction to Subsidiary Report as intended in paragraph (3) and or paragraph (4) that affects the correction to the Joint Report and Consolidated Report, such correction to the Joint Report and/or Consolidated Report shall not be subject to sanction in the form of obligation to make payment.

#### Article 17

Reporting Banks submitting Reports and/or correction to reports offline in the period of online submission without fulfilling the requirements as intended in Article 12 paragraph (2) shall be subject to a sanction in the form of obligation to make payment in the amount of Rp.500,000.00 (five hundred thousand Rupiah) per Report and/or correction to report submitted.

#### Article 18

The imposition of sanction as intended in Article 16 paragraph (3) and paragraph (4) shall be exempted for the submission of correction to a report based on the result of an annual audit by a public accountant.

#### Article 19

The sanction in the form of obligation to make payment as intended in Articles 16 and 17 shall be imposed by debiting the Bank's clearing account in Bank Indonesia.

#### Article 20

Reporting Banks not fulfilling the provisions as intended in Article 3 and or Article 4 shall be subject to a sanction in the context of the development and supervision of Banks.

#### Article 21

Reporting Banks that have been imposed with the sanction as intended in Articles 16 and 17 may be subject to a sanction in the context of the development and supervision of Banks.

### CHAPTER VII TRANSITIONAL PROVISIONS

#### Article 22

Upon the coming into effect of this Bank Indonesia Regulation, Reporting Banks shall still be obligated to submit Reports up to the data of April 2009 as regulated in Bank Indonesia Regulation (PBI) Number 2/21/PBI/2000 dated September 19, 2000 concerning Commercial Bank Monthly Report.

### CHAPTER VIII CLOSING PROVISIONS

#### Article 23

Further provisions concerning the procedure for the submission of Reports shall be regulated in a Circular Letter of Bank Indonesia among other things concerning Guidelines for the Preparation of Commercial Bank Monthly Report.

#### Article 24

Upon the coming into effect of this Bank Indonesia Regulation, Bank Indonesia Regulation Number 2/21/PBI/2000 dated September 19, 2000 concerning Commercial Bank Monthly Report shall be revoked and declared as no longer valid as from the reporting of the data of May 2009.

#### Article 25

- (1) The provisions in this Bank Indonesia Regulation shall come into effect as from the reporting of data of January 2009 to be submitted in February 2009.
- (2) The provisions on reporting sanctions as stipulated in this Bank Indonesia Regulation shall come into effect as from the reporting of data of May 2009 to be submitted in June 2009, except for the sanction for not submitting Reports as intended in Article 16 paragraph (6).
- (3) This Bank Indonesia Regulation shall come into effect as of its date of stipulation.

For public cognizance, hereby ordering the promulgation of this Bank Indonesia Regulation by placing it in the State Gazette of the Republic of Indonesia.

Stipulated in Jakarta  
On December 24, 2008

THE GOVERNOR OF BANK INDONESIA,

[Signed]

BOEDIONO

Promulgated in Jakarta  
On December 24, 2008

THE MINISTER OF LAW AND HUMAN RIGHTS OF  
THE REPUBLIC OF INDONESIA

[Signed]

ANDI MATTALATTA

STATE GAZETTE OF THE REPUBLIC OF INDONESIA YEAR 2008 NUMBER 205  
DSM

ELUCIDATION ON  
BANK INDONESIA REGULATION  
NUMBER: 10/40/PBI/2008  
CONCERNING  
COMMERCIAL BANK MONTHLY REPORT

I. GENERAL

Article 34 Paragraph (1) of Law Number 7 Year 1992 concerning Banking as amended by Law Number 10 Year 1998 stipulates that Banks must submit annual balance sheet and loss and profit statement to Bank Indonesia along with the explanation thereof, as well as other periodic reports, at the time and based on the form stipulated by Bank Indonesia. In addition to the above, Article 28 Paragraph (1) of Law Number 23 Year 1999 concerning Bank Indonesia as amended most recently by Government Regulation in Lieu of Law Number 2 Year 2008 also confirms that Bank Indonesia shall require Banks to submit reports, information, and explanation in accordance with the procedure stipulated by Bank Indonesia. The reports, information and explanation are needed by Bank Indonesia in the context of the preparation of reports and information as well as Banking and monetary statistics in order to support the making of policies on monetary affairs, payment system, and Banking supervision. For those purposes, it is necessary to have data on finance and business activities of banks both individual or consolidated with those of the subsidiaries, including the business activities of banks and their subsidiaries conducted overseas, which describe the condition of Banks in accordance with the real condition, and in a uniform form. With regard to the aforementioned matters, Banks shall be obligated to prepare reports correctly and completely as well as to submit them to Bank Indonesia in a timely manner.

ARTICLE BY ARTICLE

## Article 1

Self-explanatory

## Article 2

Paragraph (1)

Self-explanatory

Paragraph (2)

Self-explanatory

## Article 3

Self-explanatory

## Article 4

Referred to as “officer and/or person in charge” shall be the officer and/or person in charge at a Bank which is authorized and/or given a responsibility to prepare, verify and submit Reports to Bank Indonesia. Thus, every Report received by Bank Indonesia shall be deemed valid.

## Article 5

Paragraph (1)

Self-explanatory

Paragraph (2)

For Bank Offices the status of which is under a Branch Office, such as sharia units, Auxiliary branch offices, Cash Offices, and Payment Points, the Reports shall be consolidated with that of the head office of the Bank conducting operational activities or the Branch office that becomes the parent office thereof. Meanwhile for Foreign Bank Offices the status of which is under an Auxiliary Branch Office, the Reports shall be consolidated with that of the

Branch Office or Auxiliary Branch Office that becomes the parent office thereof.

Paragraph (3)

Banks not having Branch Offices shall not be obligated to prepare and submit Joint Report.

Paragraph (4)

Banks having Subsidiaries in the form of Banks including sharia banks do not need to submit Subsidiary Report since such Subsidiaries shall be Reporting Banks.

Paragraph (5)

Banks not having Subsidiaries do not need to prepare and submit Consolidated Report.

Article 6

Paragraph (1)

Self-explanatory

Paragraph (2)

Self-explanatory

Article 7

Paragraph (1)

Referred to as “Central or centralized Report” shall be a Report from all or some of the Offices of a Reporting Bank which is prepared and submitted by the head office or the appointed office.

Paragraph (2)

The Report of each office shall be declared as identifiable if the relevant Report can still indicate the codes of the Reporting Bank's Office. For example, if the head office of the Bank or the office coordinator is capable of preparing Report per Office for 10 (ten) Branch Offices, the Report submitted must consist of 10 (ten) Reports per Office in accordance with the codes of the respective Offices of the Reporting Bank, plus the Report per Office from the relevant bank office as the Reporting Bank.

Paragraph (3)

Self-explanatory.

Article 8

Paragraph (1)

Example:

Report per Office and/or correction to Report per Office for Report of June 2009 must be submitted on July 10, 2009 at the latest.

Paragraph (2)

Example:

A Joint Report and/or correction to a Joint Report for the report month of April 2009 must be submitted on May 15, 2009 at the latest.

Referred to as "report month" shall be the month when the data recorded at the end of the relevant month must be reported, for example, what must be reported for the Report month of April 2009 shall be the data up to the end of April 2009 or the period of data of the current year that ends at the end of April 2009.

Paragraph (3)



The data submitted shall be the data of the end of March, June, September, and December or the period of date of the current year that ends at the end of March, June, September, and December.

Example:

A Subsidiary Report and/or correction to a Subsidiary Report for the report month of March 2009 must be submitted on April 30, 2009 at the latest.

#### Paragraph (4)

The data submitted shall be the data of the end of March, June, September, and December or the period of data of the current year that ends at the end of March, June, September, and December.

Example:

A Consolidated Report and/or correction to a Consolidated Report for the report of March 2009 must be submitted on April 30, 2009 at the latest.

### Article 9

#### Paragraph (1)

Self-explanatory

#### Paragraph (2)

Self-explanatory

### Article 10

#### Sub-article a

Example:

The submission of a Report per Office and/or correction to a Report per Office for the report month of July 2009 shall be declared late if

submitted as from August 11, 2009 up to and including August 13, 2009.

#### Sub-article b

Example:

The submission of correction to a Report per Office for the report month of July 2009 for Banks without online inter-office system and having more than 100 (one hundred) Branch Offices, shall be declared late if submitted as from August 14, 2009 up to and including August 19, 2009.

#### Sub-article c

Example:

The submission of a Joint Report and/or correction to a Joint Report for the report month of June 2009 shall be declared late if submitted as from July 16, 2009 up to and including July 21, 2009.

#### Sub-article d

Example:

The submission of a Subsidiary Report and/or correction to a Subsidiary Report for the report month of June 2009 shall be declared late if submitted as from August 1, 2009 up to and including August 7, 2009.

#### Sub-article e

Example:

The submission of a Consolidated Report and/or correction to a Consolidated Report for the report month of June 2009 shall be declared late if submitted as from August 1, 2009 up to and including August 7, 2009.

## Article 11

Example:

Report per Office and/or correction to report per Office;

Report per Office and/or correction to Report per Office for the report month of July 2009 shall be declared not submitted, if the Report and/or correction to the Report is submitted by exceeding August 13, 2009.

Correction to report per Office for Banks without online inter-office system and having more than 100 (one hundred) Branch Offices;

Correction to a report per Office for the report month of July 2009 for Banks without online inter-office system and having more than 100 (one hundred) Branch Offices shall be declared not submitted, if the correction to the Report is submitted by exceeding August 19, 2009.

Joint Report and/or correction to Joint Report;

A Joint Report and/or correction to a Joint Report for the report month of June 2009 shall be declared not submitted, if the Report and/or correction to the Report is submitted by exceeding July 21, 2009.

Subsidiary Report and/or correction to Subsidiary Report;

A Subsidiary Report and/or correction to a Subsidiary Report for the report month of June 2009 shall be declared not submitted, if the Report and/or correction to Report is submitted by exceeding August 7, 2009.

Consolidated Report and/or correction to Consolidated Report;

A Consolidated report and/or correction to a Consolidated Report for the report month of June 2009 shall be declared not submitted, if the Report and/or correction to Report is submitted by exceeding August 7, 2009.

## Article 12

Paragraph (1)

Self-explanatory

Paragraph (2)

Sub-paragraph a.

Self-explanatory

Sub-paragraph b.

Self-explanatory

Sub-paragraph c.

Referred to as "technical problems at the Reporting Bank" shall be the problems causing the Reporting Bank to be unable to submit a Report and/or correction to a Report online to Bank Indonesia among other things due to the problems in the internal system of the Reporting bank.

Sub-paragraph d.

Referred to as "technical problems at Bank Indonesia" shall be the problems causing Bank Indonesia to be unable to receive the submission of Reports and/or correction to Reports online from Reporting banks among other things due to the problems in the telecommunication network and/or other causes.

Paragraph (3)

Self-explanatory

Paragraph (4)

Self-explanatory

Paragraph (5)

Self-explanatory

Paragraph (6)

Self-explanatory

Paragraph (7)

Example:

A Report per Office and/or correction to a Report per Office submitted online for the report month of April 2009 may be submitted on May 10, 2009 at the latest, which that falls on Sunday.

Article 13

Paragraph (1)

Example:

On May 10, 2009 that falls on Sunday, Bank A undergoes technical problems or there are technical problems at Bank Indonesia. That date is the deadline for the online submission of the Report per Office and/or correction to the Report per Office for data of April 2009. The Bank shall be allowed to submit the Report and/or correction to the Report per Office offline on May 11, 2009 that falls on Monday .

On June 13, 2009 that falls on Saturday, Bank A undergoes technical problems or there are technical problems at Bank Indonesia. That date is be the deadline for the online submission of correction to the Report per office for data of May 2009. The Bank shall be allowed to submit correction to the Report per Office offline on June 15, 2009 that falls on Monday .

Paragraph (2)

Self-explanatory

Paragraph (3)

If the Report is submitted online, the Reporting bank will receive a receipt of Report submission along with the register number thereof printed automatically in the computer of the Reporting bank, after the Reporting bank has submitted the Report.

Meanwhile, if the Report is submitted offline, the Reporting Bank will receive a receipt of register number from Bank Indonesia for the report received.

Article 14

Paragraph (1)

Sub-paragraph a.

Self-explanatory

Sub-paragraph b.

Self-explanatory

Sub-paragraph c.

Self-explanatory

Paragraph (2)

Self-explanatory

Paragraph (3)

Self-explanatory

Article 15

Paragraph (1)

Referred to as force majeure shall be a condition that evidently causes the Reporting Bank to be unable to prepare and submit a Report and/or correction to a Report, among other things, fires, mass riots, terrorisms, bombing, wars, sabotages, as well as natural disasters such as earthquakes and floods, confirmed by the authorities or officials from the related agencies in the local areas.

Paragraph (2)

Self-explanatory

Paragraph (3)

Self-explanatory

Paragraph (4)

The obligation to submit written notice of the force majeure can be performed either by the Reporting Bank, head office or other offices appointed.

Paragraph (5)

Self-explanatory

Article 16

Paragraph (1)

Example:

Report per Office;

May 10, 2009 falls on Sunday. Bank A submits a Report per Office for the data period of April 2009 on Tuesday dated May 12, 2009. Bank A shall be declared late to submit the Report per Office for 2 business days, namely Monday and Tuesday (May 11 and 12, 2009), consequently, Bank A shall be imposed with a Sanction in

the amount of 2 days x Rp.1,000,000.00 = Rp.2,000,000.00 (two million Rupiah).

Joint Report;

March 15, 2009 falls on Sunday. Bank A submits a Joint Report for the data period of February 2009 on Monday dated March 16, 2009. Bank A shall be declared late to submit the Joint Report for 1 business day namely Monday (March 16, 2009), consequently, Bank A shall be imposed with a Sanction for delayed submission of the Joint Report in the amount of 1 day x Rp.1,000,000.00 = Rp.1,000,000.00 (one million Rupiah).

#### Paragraph (2)

Example:

Correction to Report per Office;

May 10, 2009 falls on Sunday. Bank A submits correction to a Report per Office for the data period of April 2009 on Monday dated May 11, 2009. Bank A shall be declared late to submit correction to the Report per Office for 1 business day, namely Monday (May 11, 2009), consequently, Bank A shall be imposed with a Sanction in the amount of 1 day x Rp.100,000.00 = Rp.100,000.00 (one hundred thousand Rupiah).

Correction to Joint Report;

March 15, 2009 falls on Sunday. Bank A submits correction to a Joint Report for the data period of February 2009 on Tuesday dated March 17, 2009. Bank A shall be declared late to submit correction to the Joint Report for 2 business days, namely Monday and Tuesday (March 16 and 17, 2009), consequently, Bank A shall be imposed with a Sanction for delayed submission of correction to the



Joint Report in the amount of 2 days x Rp.100,000.00 = Rp.200,000.00 (two hundred thousand Rupiah).

Paragraph (3)

Referred to as “per erroneous item in the report” shall be errors per data field.

If in one line of data, there are errors in more than one field, the errors shall be calculated based on the number of erroneous fields in the relevant line.

Example:

In a Detailed List of Credit Extended, there are errors in one line in the columns Collectability, Economic Sector and Total. They shall be calculated as 3 incorrect items.

Furthermore, if there are 200 incorrect items, the calculation of Sanction shall be  $200 \times \text{Rp.}50,000.00 = \text{Rp.}10,000,000.00$  (ten million Rupiah), but the Bank shall only be imposed with a maximum Sanction of Rp.5,000,000.00 (five million Rupiah).

Paragraph (4)

Self-explanatory

Paragraph (5)

Self-explanatory

Paragraph (6)

Example:

Report per Office;

June 13, 2009 falls on Saturday. Bank A submits a Report per Office for the data period of May 2009 on Monday dated June 15,

2009, consequently, Bank A shall be imposed with a Sanction for not submitting the Report per Office in the amount of Rp.50,000,000.00 (fifty million Rupiah).

Joint Report;

March 21, 2009 falls on Saturday. Bank A submits a Joint Report for the data period of February 2009 on Monday dated March 23, 2009, consequently, Bank A shall be imposed with a Sanction for not submitting the Joint Report in the amount of Rp.50,000,000.00 (fifty million Rupiah).

Paragraph (7)

Self-explanatory

Paragraph (8)

Self-explanatory

Article 17

Self-explanatory

Article 18

Self-explanatory

Article 19

Self-explanatory

Article 20

Self-explanatory

Article 21

Self-explanatory

Article 22

Self-explanatory

Article 23

Self-explanatory

Article 24

Self-explanatory

Article 25

Paragraph (1)

Self-explanatory

Paragraph (2)

Self-explanatory

Paragraph (3)

Self-explanatory

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